

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amber R Stanley
Debtor(s)

Case No. 20-02091-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Oct 16, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 15

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	+ Amber R Stanley, 208 Overlook Drive, Hanover, PA 17331-8179
5342761	Amerihome Mortgage, PO Box 11733, Newark, NJ 07101-4733
5342765	+ CareFirst, Union Center Plaza ATTN: Bankruptcy, 840 First Street, NE, Washington, DC 20065-0003
5342766	+ CareFirst Blue Choice, Canton Tower (ATTN: Bankruptcy), 1501 South Clinton Street, Baltimore, MD 21224-5730
5342771	+ Denesha L Miles, 208 Overlook Drive, Hanover, PA 17331-8179
5342775	+ Freedom Of Maryland Fc, 2019 Emmorton Road, Bel Air, MD 21015-6171

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5342762	+ EDI: BANKAMER.COM	Oct 16 2020 23:08:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5342763	+ EDI: TSYST2.COM	Oct 16 2020 23:08:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5342764	+ EDI: CAPITALONE.COM	Oct 16 2020 23:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5342769	+ EDI: CITICORP.COM	Oct 16 2020 23:08:00	Citibank, Citicorp Credit Svcs, Po Box 790034, St Louis, MO 63179-0034
5342770	+ EDI: WFNNB.COM	Oct 16 2020 23:08:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5342773	+ EDI: DISCOVER.COM	Oct 16 2020 23:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5342767	EDI: JPMORGANCHASE	Oct 16 2020 23:08:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5342779	Email/Text: cathy@scratchpay.com	Oct 16 2020 19:18:00	Scratchpay, 225 S Lake Ave, Suite 250, Pasadena, CA 91101
5342780	+ EDI: WTRRNBNK.COM	Oct 16 2020 23:08:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5342774		Freedom Federal Credit Union
5342772	*+	Denesha L Miles, 208 Overlook Drive, Hanover, PA 17331-8179
5342776	*+	Freedom of Maryland Fc, 2019 Emmorton Road, Bel Air, MD 21015-6171
5342778	*+	Freedom of Maryland Fc, 2019 Emmorton Road, Bel Air, MD 21015-6171

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5342777 *+ Freedom of Maryland Fc, 2019 Emmorton Road, Bel Air, MD 21015-6171
5342768 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Rebecca Ann Solarz	on behalf of Creditor AMERIHOME MORTGAGE COMPANY LLC bkgroup@kmllawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
Taylor K Thomas	on behalf of Debtor 1 Amber R Stanley tthomas@beckerlawgroupcc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Amber R Stanley**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:20-bk-02091-HWV**

Social Security number or ITIN **xxx-xx-9742**EIN **-----**Social Security number or ITIN **-----**EIN **-----****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amber R Stanley

By the court:10/16/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.